

Visa	Statement Descriptor	Fee Definition
Visa US Acquirer Credit Service Fee (Assessments)	CR DUES ASSESS/ VS-ASSMNT CREDIT	The Visa US Acquirer Service Fee will be assessed to all Visa sale transactions.
Visa US Acquirer Debit Service Fee (Assessments)	DB DUES ASSESS/ VS-ASSMNT	The Visa US Acquirer Service Fee will be assessed to all Visa sale transactions.
Visa International Service Fee	ACQ ISA Fee	The Visa International Service Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued.
Visa International Acquirer Fee	INTERNTL ACQUIRER FEE	The International Acquirer Fee applies under the same circumstances as the International Service Assessment Fee.
Visa Authorization Processing Fee (APF) - Variable Credit	ACQR PROCESSOR FEES/NAPF-CREDIT	The Visa Authorization Processing Fee applies to all Visa-branded credit authorizations acquired in the US regardless of where the issuer or cardholder is located. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals.
Visa Authorization Processing Fee (APF) - Variable Debit	NAPF Debit/PP	The Visa Authorization Processing Fee applies to all Visa-branded Non-PIN Debit (DB) and Prepaid (PP) authorizations acquired in the US regardless of where the issuer or cardholder is located. This fee will not apply to Zero Dollar Verification messages or Non-PIN Debit and Prepaid authorization reversals.
Visa Misuse of Authorization	Misuse of Auth	The Visa Misuse of Authorization Fee will be assessed to approved and partially-approved electronic authorizations that cannot be matched to a settled transaction within the following timeframe: Travel and Entertainment (T&E) merchants = 20 days; all others = 10 days. If an authorization was attempted and received but the transaction was not settled, you must electronically reverse the authorization within 24 hours for all card present transactions and 7 calendar days for all card not present transactions. The Visa Misuse of Authorization Fee will be billed in the month after it is incurred.
Visa Zero Floor Limit	Zero Floor Limit	The Visa Zero Floor Limit Fee will be assessed on settled transactions that cannot be matched to previously approved or partially-approved electronic authorizations.
Visa Debit Integrity Fee	Tran Integrity Fee	The Visa Debit Integrity Fee will apply to Regulated and Non-regulated (Non-PIN) Debit and Prepaid card transactions that do not request Custom Payment Service (CPS) participation or fail CPS qualification. This fee will apply to US merchants accepting US issued cards.
Fixed Acquirer Network Fee (FANF)	Fixed Network CP Fee/FANF	Customer Present: The Fixed Acquirer Network Fee (FANF) for Visa Accepting Merchants is a monthly fixed fee that will be assessed at the tax ID level and is based on Client's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. The FANF will be billed in the month after it is incurred.
Fixed Acquirer Network Fee (FANF)	Fixed Network CNP Fee/FANF	Customer Not Present/Merchant Aggregators/Fast Food Restaurants: The Fixed Acquirer Network Fee (FANF) for Visa Accepting Merchants is a monthly fixed fee that will be assessed at the tax ID level and is based on Client's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. The FANF will be billed in the month after it is incurred.
Visa Automated Fuel Dispenser (ADF) Partial Auth Non Participant Fee	VISA AFD PA NO	The ADF Partial Authorization Non Participant Fee will be charged on any Visa transactions for any ADF merchant that does not participate in in partial authorizations.
Visa Kilobyte Access	VISA KILOBYTE FEE	The Kilobyte Fee is assessed on each authorization transaction submitted to Visa's network for settlement.
Visa System File Transmission Fee	VS TRANSMFEE	System File Transmission Fee applies to all Visa transactions and is charged in addition to other transaction based assessments

MasterCard	Statement Descriptor	Fee Definition
MasterCard Acquirer Brand Volume (Assessments)	DUES & ASSESSMENTS/ACQ BRAND VOLUME	MasterCard Assessment Fee will be assessed to all MasterCard sale transactions. This fee is comprised of the MasterCard Acquirer Brand Volume Fee of 0.11% and the MasterCard Annual Acquirer License Fee of 0.005%.
MasterCard Acquirer Brand Volume for transactions \$1000 USD or greater (Assessments)	DUE/ASMT >= 1000	MC Assessment Transaction Amount >=\$1K fee will be assessed to all MasterCard Consumer Credit and Commercial sales transactions greater than or equal to \$1000 USD.
MasterCard US Cross Border USD	CROSS BORDER FEE	The MasterCard Cross Border USD Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued and the transaction was settled in USD.
MasterCard US Cross Border non-USD	Cross Border Foreign	The MasterCard Cross Border non-USD Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued and the transaction was not settled in USD.
MasterCard Network Access Brand Usage (NABU)	NABU AUTH FEES	The MasterCard Network Access Brand Usage Fee will be assessed on each authorization record from US merchants for US cardholders. Collection Only and Return/Credit transactions do not have authorization records; therefore this fee will not apply to such transactions. Effective June 30, 2013, MasterCard will increase the Network Access Brand Usage Fee from \$0.0185 to \$0.0195.
Acquirer Program Support Fee	ACQ SUPPORT FEE	The Acquirer Program Support Fee applies under the same circumstances as the Cross-Border Assessment Fee (Domestic) noted above (Increased to 0.85% from 0.55% on April 1, 2013).
MasterCard AVS Acquirer Access Fee Card Not Present (CNP)	MC ICA AVS CNP	MasterCard assesses this fee when the AVS system is accessed at the time of the CNP transaction authorization.
MasterCard AVS Acquirer Access Fee Card Present (CP)	MC ICA AVS CP	MasterCard assesses this fee when the AVS system is accessed at the time of the CP transaction authorization.
MasterCard Card Validation Code Fee	MC CVC2 Fee	The Card Validation Code fee will be assessed on transactions acquired in the US with the CVC2 code included in the authorization.
MasterCard Kilobyte Access Fee	MC KILOBYTE	This fee is charged on each authorization transaction submitted for settlement.
MasterCard Account Status Inquiry Service Fee - Intraregional	MC Acct Status Inq Svc Intrareg	The MasterCard Account Status Inquiry Service Fee - Intraregional will apply to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region.
MasterCard Account Status Inquiry Service Fee - Interregional	MC Acct Status Inq Svc Interreg	The MasterCard Account Status Inquiry Service Fee - Interregional will apply to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are not in the same region.
MasterCard Processing Integrity Fee	MC Processing Integrity Fee	The MasterCard Processing Integrity Fee will apply to authorizations that are not cleared or reversed (full or partial) within MasterCard time frames. MasterCard will assess the fee on authorizations not matched to a subsequent clearing record within 120 days of the original authorization. Reversals must occur within 24 hours in a card present environment, 72 hours in a card not present environment or 20 days in a Travel & Entertainment (T&E) environment. T&E Merchants include Lodging (MCC 3501-3999, 7011), Car Rental (MCC 3351-3441, 7512) and Cruise Lines (MCC 4411). T&E Merchants were previously exempt from the MasterCard reversal and clearing mandate but will be included effective October 18, 2013.

Digital Enablement Fee	MC DIGITAL ENABLEMENT	Effective January 2015, MasterCard will begin charging a Digital Enablement Fee. This fee will be assessed on MasterCard card-not-present sales volume involving signature debit, consumer credit and commercial credit transactions.
MasterCard Merchant Location Fee	Location Fee	MasterCard added an annual fee, may be billed monthly.
Acquirer License Fee	License Rate/MCLF	The Acquirer License Fee is assessed on gross MasterCard processing volume.
Annual Registration Fee	Annual MC Reg Fee	MasterCard is charging an annual fee for E-cig or Vape merchants

Discover	Statement Descriptor	Fee Definition
Discover Assessments	DISC ACQ DUES & ASSESSMENTS	The Discover Assessment Fee will be assessed to all Discover Network Card sale transactions.
Discover Data Usage Fee	DISC DATA USAGE FEE	The Discover Data Usage Fee will be assessed to all Discover Network Card sales transactions.
Discover International Service Fee	DSCV INTL SRVC FEE	The Discover International Service Fee is assessed on the amount of Card Sales (including Cash Over) conducted at a Client location in the United States where the domicile of the Issuer of the Card used in the Card Sale is a country other than the United States. This fee is applicable to Card Sales with JCB and China Unionpay Cards.
Discover International Processing Fee	DSCV INTL ACQR FEE	The International Service Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S, excluding the Cash Over portion of such Card Sale that occur at a merchant location in the U.S.
Network Authorization Fee	DISC NETWORK AUTH FEE	This fee applies to all Discover network authorizations.

American Express Opt-Blue	Statement Descriptor	Fee Definition
AOB Assessment/Network Fee	AMEX NETWORK FEE	The Amex Opt-Blue Assessment Fee will be assessed to the gross AMEX sales
AOB Card Not Present Surcharge	AM – NON SWIPED TR	The American Express card-not-present surcharge applies to gross card-not-present volume, such as keyed and e-commerce transactions.
AOB International Assessment	AM – INT ASSMNT	The American Express International assessment applies to gross sales volume involving a card issued outside the United States.

Pin Debit	Statement Descriptor	Fee Definition
Star Debit network	STAR ANNUAL	The Star Debit network annual merchant participation fee.
Jeanie Debit network	JEANIE ANNUAL	The Jeanie Debit network annual merchant participation fee.
Pulse Debit network	PULSE ANNUAL	The Pulse Debit network annual merchant participation fee.
NYCE Debit network	NYCE ANNUAL	The NYCE Debit network annual merchant participation fee.
Accel Debit network	ACCEL ANNUAL	The Accel Debit network annual merchant participation fee